

PINNACLE BANK HOLDING COMPANY, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3458040	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$202	\$171	-15.4%		
Loans	\$130	\$109	-15.8%		
Construction & development	\$9	\$9	-3.3%		
Closed-end 1-4 family residential	\$6	\$6	-7.1%		
Home equity	\$2	\$2	-5.6%		
Credit card	\$0	\$0			
Other consumer	\$7	\$6	-14.7%		
Commercial & Industrial	\$12	\$8	-35.9%		
Commercial real estate	\$94	\$80	-15.3%		
Unused commitments	\$7	\$5	-20.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$56	\$35	-38.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$17	119.8%		
Cash & balances due	\$3	\$3	-5.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$193	\$162	-16.1%		
Deposits	\$173	\$142	-18.0%		
Total other borrowings	\$20	\$20	0.0%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$8	\$8	0.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.1%	4.7%	--		
Tier 1 risk based capital ratio	6.3%	7.1%	--		
Total risk based capital ratio	7.6%	8.4%	--		
Return on equity ¹	-192.8%	-19.8%	--		
Return on assets ¹	-10.6%	-1.0%	--		
Net interest margin ¹	2.7%	3.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	48.4%	43.7%	--		
Loss provision to net charge-offs (qtr)	773.2%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.9%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	4.4%	8.3%	0.0%	0.0%	--
Closed-end 1-4 family residential	13.1%	15.4%	0.0%	0.7%	--
Home equity	0.0%	8.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	2.2%	0.6%	0.0%	--
Commercial & Industrial	3.7%	11.1%	1.1%	0.5%	--
Commercial real estate	14.1%	12.0%	0.1%	0.0%	--
Total loans	11.5%	11.3%	0.2%	0.1%	--